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A quarterly
newsletter
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M E S S E N G E R A INVEST EAP P

Supporting a Healthy Organization

Planning for the Unthinkable

Who wants to think about the possibility of becoming seriously ill or incapacitated, never mind face the inevitable end of our lives? Perhaps it's only natural to avoid these thoughts because they can invoke a feeling of dread. Yet planning for end of life is so important, regardless of our age or circumstances. Unexpected events can happen to any of us, even when we are young.

It might help to think of advanced planning as a gift for our loved ones. Having a plan can provide some certainty and guidance, as well as reduce stress and confusion during a time of shock or grieving. If we are incapacitated by an accident or a sudden illness and don't have a plan, our loved ones might not be able to make critical decisions on our behalf without going through a complex legal process. Precious time gets lost with this scenario and then the risk of receiving medical interventions that go against our wishes is real.

For those of us who haven't made these kinds of plans, now is always a good time to get started. Fortunately, expertise and guidance are at our disposal through the EAP.

What kinds of documents and planning do we need?

Advanced Directive

Perhaps the single most important step someone can take for end of life care planning is to designate a health care agent. This would be someone who knows us well, is aware of our values and preferences for health care. A health care agent can be designated in a detailed document called the



Advanced Directive, also known as a Living Will. Most states have pre-made forms for this, which are available through medical providers or online at state health agencies.

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What's involved? First, we need to list the person or persons we want to make decisions on our behalf, along with their contact information. We can then answer questions about our values and preferences regarding health care choices at end of life or in other dire situations, and we can

express preferences about funeral arrangements. This is a legal document that needs to be witnessed and/or notarized before it's considered to be official. So it does take some thought and care to complete. It can help to discuss options with health care providers and loved ones before completing the form.

If the overall Advanced Directive feels overwhelming, we might be able to take a smaller step to start. Some states offer a brief form to simply name a health care agent without the need to answer other questions.

Once completed, it's important to file the form with the advanced directive registry for our state of residence and provide copies to medical providers and loved ones. This step makes the document official and accessible to key parties.



Other important forms related to decision making for health care at end of life might include a Do Not Resuscitate (DNR) or the Clinician Orders for Life-sustaining Treatment (COLST).

Durable Power of Attorney

Assigning a Durable Power of Attorney (DPOA) is another critical piece of planning. This is accomplished through a legal document that empowers a trusted person to handle our financial affairs in case of an incapacitating illness or injury. Having

a DPOA is especially important in cases when someone has a condition such as Alzheimer's disease that impacts decision making. It provides a plan and a path for someone to manage our funds and direct resources towards health care needs when we no longer have the capacity to do so. Free resources for help with this are available on the internet or we might want to consult with an attorney.

Financial Planning for End of Life

If we want to ensure that financial resources are available for care at

the end of our life, we need to plan for this. Services from an attorney and/or a financial planner can assist with complex decision making and necessary documents. This might include a last will and testament, a trust, or changes on property deeds and bank accounts.

Instructions for Loved Ones

Another important aspect of planning is to ensure that the critical information our loved ones would need after our deaths or time of incapacitation is accessible. Experts recommend that we create a "death dossier" or file which contains copies of important papers such as birth certificate, marriage license, and social security card; documents such as the advanced directive, will, and trust; a listing of all financial assets, accounts, and safe deposits; and a list of all usernames and passwords. This file might be stored in a safe deposit box or lock box at home. A key and instructions should be made available to at least one person we know and trust well.

Help from EAP

The EAP has resources to help us plan for the unthinkable. These include free 30 minute consultations with an attorney and/or a financial planner, as well as counseling to help us consider difficult choices related to end of life care, either for ourselves or a family member. To access these resources, all that's needed is a phone call to our 24-hour call service.

RESOURCES

AARP, Download advance directive forms. <https://www.aarp.org/caregiving/financial-legal/free-printable-advance-directives/>

Mayo Clinic, Living wills and advance directives for medical decisions. <https://www.mayoclinic.org/healthy-lifestyle/consumer-health/in-depth/living-wills/art-20046303>

NIH National Institute on Aging, Getting Your Affairs in Order. <https://www.nia.nih.gov/health/getting-your-affairs-order>

EAP SERVICES

EAP is here to help. For more information about articles in this newsletter, or any other EAP-related topic, please call one of our trained counselors at our toll-free number:

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